

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE

\* BKRTCY. NO. 22-00462/MCF

JULIO ANGEL ALVARADO MUÑOZ

\* CHAPTER 13

DEBTOR

**DEBTOR'S NOTICE OF FILING OF AMENDED SCHEDULES "I" & "J"  
OFFICIAL FORM 106I & 106J**

**TO THE HONORABLE COURT:**

**COMES NOW, JULIO ANGEL ALVARADO MUÑOZ**, the Debtor in the above captioned case, through the undersigned attorney, and very respectfully states and prays as follows:

1. The Debtor is hereby submitting ***Amended Schedules "I" and "J"***, dated September 14, 2022, herewith and attached to this motion.
2. The amendments to Schedules "I" and "J" are filed **to reflect Debtors' actual income and expenses**, in the above captioned case.

**NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 1009(b)**

**Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.**

## **CERTIFICATE OF SERVICE**

I CERTIFY, that on this same date a copy of this Notice was filed with the Clerk of the Court using the CM/ECF system which will send notice of same to the Chapter 13 Trustee, the US Trustee's Office, and to all CM/ECF participants; I also certify that a copy of this notice was sent via regular US mail to the Debtor and to all creditors and interested parties appearing in the master address list (CM/ECF non-participants), hereby attached.

**RESPECTFULLY SUBMITTED.** In San Juan, Puerto Rico, this 14<sup>th</sup> day of September, 2022.

/s/Roberto Figueroa Carrasquillo

USDC #203614  
RFIGUEROA CARRASQUILLO LAW OFFICE PSC  
ATTORNEY FOR the DEBTOR  
PO BOX 186 CAGUAS PR 00726  
TEL NO 787-744-7699/787-963-7699  
Email: [rfc@rfigueroalaw.com](mailto:rfc@rfigueroalaw.com)

Fill in this information to identify your case:

Debtor 1	<u>JULIO ANGEL ALVARADO MUÑOZ</u>
Debtor 2 (Spouse, if filing)	_____
United States Bankruptcy Court for the:	<u>DISTRICT OF PUERTO RICO, SAN JUAN DIVISION</u>
Case number (if known)	<u>3:22-bk-462</u>

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

12/15

## Official Form 106I

### Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Employed  
 Not employed

Occupation

Debtor 1

Fireman

Employer's name

Debtor 1

Dept de Seguridad Pública

Debtor 2 or non-filing spouse

Employed  
 Not employed

Debtor 2 or non-filing spouse

Teacher

Debtor 2 or non-filing spouse

Employer's address

Debtor 1

Capital Center Torre Norte 235  
Ave Arter  
Hato Rey, PR 00918

Debtor 2 or non-filing spouse

2000 Carr 8177 STE 26 PMB 473  
Guaynabo, PR 00966

How long employed there? 1 years and 3 months 9 years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1	For Debtor 2 or non-filing spouse
--------------	--------------------------------------

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

2. \$ <u>2,375.00</u>	\$ <u>2,078.74</u>
3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. \$ <u>2,375.00</u>	\$ <u>2,078.74</u>

Copy line 4 here.....

	For Debtor 1	For Debtor 2 or non-filing spouse
4.	\$ <u>2,375.00</u>	\$ <u>2,078.74</u>

## 5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions  
 5b. Mandatory contributions for retirement plans  
 5c. Voluntary contributions for retirement plans  
 5d. Required repayments of retirement fund loans  
 5e. Insurance  
 5f. Domestic support obligations  
 5g. Union dues  
 5h. Other deductions. Specify: Fed FICA Med Hospital Ins/EE

DM GOB Seg Soc Choferes  
Ahorros AEELA  
GPR Plan Aport Definidas  
Plan Medico EE Ded  
Retiro Before Tax EE Ded

5a.	\$ <u>209.36</u>	\$ <u>250.64</u>
5b.	\$ <u>0.00</u>	\$ <u>0.00</u>
5c.	\$ <u>0.00</u>	\$ <u>0.00</u>
5d.	\$ <u>0.00</u>	\$ <u>0.00</u>
5e.	\$ <u>71.28</u>	\$ <u>0.00</u>
5f.	\$ <u>0.00</u>	\$ <u>0.00</u>
5g.	\$ <u>20.00</u>	\$ <u>0.00</u>
5h.+	\$ <u>34.44</u>	+ \$ <u>0.00</u>
	\$ <u>2.18</u>	\$ <u>0.00</u>
	\$ <u>71.26</u>	\$ <u>0.00</u>
	\$ <u>201.88</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>11.70</u>
	\$ <u>0.00</u>	\$ <u>20.00</u>

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

6. \$ 610.40 \$ 282.34

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7. \$ 1,764.60 \$ 1,796.40

## 8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 0.00 \$ 0.00

8b. Interest and dividends

8b. \$ 0.00 \$ 0.00

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 0.00 \$ 0.00

8d. Unemployment compensation

8d. \$ 0.00 \$ 0.00

8e. Social Security

8e. \$ 0.00 \$ 0.00

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: \_\_\_\_\_

8f. \$ 0.00 \$ 0.00

8g. Pension or retirement income

8g. \$ 0.00 \$ 0.00

8h. Other monthly income. Specify: Christmas Bonus \$600/12

8h.+ \$ 50.00 + \$ 0.00

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9. \$ 50.00 \$ 0.00

10. Calculate monthly income. Add line 7 + line 9.

10. \$ 1,814.60 + \$ 1,796.40 = \$ 3,611.00

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_

11. +\$ 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the *Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data*, if it applies

12. \$ 3,611.00

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

No.

Yes. Explain:

The Debtor expects to receive a \$500.00 salary increase in the month of July 2022.

Fill in this information to identify your case:

Debtor 1	<u>JULIO ANGEL ALVARADO MUNOZ</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO, SAN JUAN DIVISION
Case number (if known)	<u>3:22-bk-462</u>

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Do not state the  
dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>Daughter</u>	<u>1</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I).



##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 350.00

If not included in line 4:

4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues  
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	<u>0.00</u>
4b. \$	<u>0.00</u>
4c. \$	<u>40.00</u>
4d. \$	<u>0.00</u>
5. \$	<u>0.00</u>

6. **Utilities:**

6a. Electricity, heat, natural gas	6a. \$ <u>177.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>65.99</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>171.00</u>
6d. Other. Specify: <u>Gas (dryer &amp; stove)</u>	6d. \$ <u>35.00</u>
7. Food and housekeeping supplies	7. \$ <u>621.00</u>
8. Childcare and children's education costs	8. \$ <u>471.67</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>65.00</u>
10. Personal care products and services	10. \$ <u>40.00</u>
11. Medical and dental expenses	11. \$ <u>75.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>613.34</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>25.00</u>
14. Charitable contributions and religious donations	14. \$ <u>0.00</u>

15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>0.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.  
Specify: \_\_\_\_\_

16. \$ <u>0.00</u>
--------------------

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1	17a. \$ <u>561.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**19. **Other payments you make to support others who do not live with you.**

Specify: \_\_\_\_\_

19. \$ <u>0.00</u>
--------------------

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>

21. **Other:** Specify: \_\_\_\_\_

21. +\$ <u>0.00</u>
---------------------

22. **Calculate your monthly expenses**

22a. Add lines 4 through 21.  
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  
22c. Add line 22a and 22b. The result is your monthly expenses.

\$ <u>3,311.00</u>
\$ _____
\$ <u>3,311.00</u>

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.  
23b. Copy your monthly expenses from line 22c above.

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23a. \$ <u>3,611.00</u>
23b. -\$ <u>3,311.00</u>
23c. \$ <u>300.00</u>

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here: NONE

<b>Fill in this information to identify your case:</b>			
<b>Debtor 1</b>	<b>JULIO ANGEL ALVARADO MUNOZ</b>		
	First Name	Middle Name	Last Name
<b>Debtor 2</b> (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		<b>DISTRICT OF PUERTO RICO, SAN JUAN DIVISION</b>	
<b>Case number</b> (if known)	<b>3:22-bk-462</b>		

- Check if this is an amended filing

Official Form 106Dec

---

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

**Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?**

No

Yes. Name of person

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ JULIO ANGEL ALVARADO MUÑOZ  
**JULIO ANGEL ALVARADO MUÑOZ**  
Signature of Debtor 1

Signature of Debtor 2

Date \_\_\_\_\_

Label Matrix for local noticing (p)DE DIEGO LAW OFFICE PSC  
 0104-3 ATTN ORIENTAL BANK-AUTOS  
 Case 22-00462-MCF13 P O BOX 79552  
 District of Puerto Rico CAROLINA PR 00984-9552  
 Old San Juan  
 Tue Sep 13 10:20:48 AST 2022  
 US Bankruptcy Court District of P.R. DEPARTMENT OF TREASURY  
 Jose V Toledo Fed Bldg & US Courthouse BANKRUPTCY SECTION 424 B  
 300 Recinto Sur Street, Room 109 PO BOX 9024140  
 San Juan, PR 00901-1964 SAN JUAN, PR 00902-4140

(p)DEPARTAMENTO DE TRANSPORTACION Y OBRAS PUB  
 P O BOX 41269  
 SAN JUAN PR 00940-1269 EASTERN AMERICA INSURANCE  
 PO BOX 9023862  
 SAN JUAN, PR 00902-3862 Oriental Bank  
 PO Box 195115  
 San Juan, PR 00919-5115

(p)PORTFOLIO RECOVERY ASSOCIATES LLC Thd/Cbna  
 PO BOX 41067  
 NORFOLK VA 23541-1067 PO Box 6497  
 Sioux Falls, SD 57117-6497 JOSE RAMON CARRION MORALES  
 PO BOX 9023884  
 SAN JUAN, PR 00902-3884

JULIO ANGEL ALVARADO MUÑOZ MONSITA LECAROZ ARRIBAS  
 PO BOX 1103 OFFICE OF THE US TRUSTEE (UST)  
 MOROVIS, PR 00687-1103 OCHOA BUILDING  
 500 TANCA STREET SUITE 301  
 SAN JUAN, PR 00901 ROBERTO FIGUEROA CARRASQUILLO  
 PO BOX 186  
 CAGUAS, PR 00726-0186

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
 by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

ORIENTAL BANK-AUTOS DTOP (d)Oriental Bank-Autos  
 DE DIEGO LAW OFFICES, PSC PO Box 41269 PO Box 79552  
 PO BOX 79552 San Juan, PR 00940-1269 Carolina, PR 00984-9552  
 CAROLINA  
 CAROLINA, PR 00984-9552

Portfolio Recovery Associates, LLC End of Label Matrix  
 POB 12914 Mailable recipients 14  
 Norfolk, VA 23541 Bypassed recipients 0  
 Total 14